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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J.LBR 9004-1

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Attorney for Creditor

In re:

Philip A. Perrotta, dba Perrotta Built Homes

Debtor.

Chapter 13

Case No. 16-24714-RG

Judge Rosemary Gambardella

Order Filed on December 21, 2020

U.S. Bankruptcy Court District of New Jersey

by Clerk

CONSENT ORDER RESOLVING CERTIFICATION OF DEFAULT

The relief set forth on the following pages is hereby **ORDERED**.

DATED: December 21, 2020

Ionorable Rosemary Gambardella United States Bankruptcy Judge Debtor: Philip A. Perrotta Case No.: 16-24714-RG

Caption of Order: CONSENT ORDER RESOLVING CERTIFICATION OF

DEFAULT

THIS MATTER having been opened to the Court upon the Certification of Default ("COD") filed by Specialized Loan Servicing LLC as servicing agent for The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2007-4 ("Creditor"), whereas the post-petition arrearage amount was \$4,046.80, as of December 17, 2020, and whereas the Debtor and Creditor seek to resolve the COD, it is hereby **ORDERED**:

- 1. The automatic stay provided under 11 U.S.C. §362(a) shall remain in effect as to Creditor's interest in the following property: **8 Rockwood Trail, Kinnelon, New Jersey 07405** ("Property") provided that the Debtor complies with the following:
 - a. Beginning on or before January 1, 2021, and continuing on or before the first of each subsequent month, the Debtor shall cure the post-petition arrearage by making three (3) monthly payments of \$1,348.94 directly to the Creditor;
 - b. In addition to the above, the Debtor shall resume making the regular monthly payments to Creditor as they become due beginning with the January 1, 2021 payment.
- All payments due hereunder shall be sent directly to Creditor at the following address: Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111.
- 3. The Debtor will be in default under the Consent Order in the event that the Debtor fails to comply with the payment terms and conditions set forth in above Paragraphs and/or if the Debtor fails to make any payment due to Creditor under the Chapter 13 Plan.

If the Debtor fails to cure the default within thirty (30) days from the date of default, Creditor may submit a Certificate of Default to the Court on fourteen (14) days' notice to counsel for Debtor and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11 U.S.C. § 362(a) and the co-debtor stay imposed under 11 U.S.C. §1301 permitting Creditor to exercise any rights under the loan documents with respect to the Property.

STIPULATED AND AGREED:

Philip A Perrotta 8 Rockwood Trail Kinnelon, NJ 07405

Debtor

/s/Gavin N. Stewart
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